keyfacts®

Fast Food & Restaurant Certificate Summary

Purpose of this Document
The purpose of this document is to provide you with a summary of the cover available under your Fast Food & Restaurants Insurance Certificate. The information provided is "Key Information" you should read, it does not contain the full terms, conditions & exclusions. This are detailed in the certificate wording, a copy is available on request.

About the Insurer
Fast Food & Restaurant is underwritten by ERGO Versicherung AG (UK Branch), AmTrust Europe Limited, Certain Underwriters at Lloyd' s, Argo Direct Limited, AIG Europe Limited and Covéa Insurance plc.

Period of Insurance.
Your Insurance will operate for a period of 12 months unless otherwise agreed.

The Standard Cover Available Your Certificate is written on a package basis, the core	**General Exclusions** General Exclusions Include.
▪ Buildings ▪ Contents ▪ Tenants Improvements ▪ Business Interruption ▪ Money ▪ Goods in Transit ▪ Book Debts ▪ Frozen Food ▪ Employers Liability ▪ Public Liability ▪ Products Liability	▪ Terrorism,* ▪ Asbestos,* *other than Section J, Employers Liability where this coverage is limited to £5,000,000 any one occurrence. ▪ War Risks ▪ Contamination & Pollution ▪ Radioactive Contamination ▪ Sonic Booms ▪ Nuclear Energy Risks ▪ Micro-Organism ▪ Confiscation by Local Authority of Government ▪ Loss of Electronic Data

Cancellation Rights
Cooling Off period - If this insurance does not meet your requirements, please advise your Broker, Intermediary or Agent who arranged the Certificate in writing within the first 14 days of the Period of Insurance and return any documents issued in relation to this Certificate. The Certificate will be null and void and any premium paid will be returned in full. Please refer to General Certificate Conditions, No 3 Cancellation.

This **Certificate** may be cancelled at any time at **Your** request in writing to the Intermediary who effected the **Certificate.**

Any return premium will be subject to an administration fee, for any remaining period of cover. No premium will be refunded for amounts under £100.00 + IPT + any administration fees that have been paid to ourselves.

Features & Benefits	▪ Wide range of perils that can be extended to include Accidental Damage & Subsidence. ▪ Buildings cover includes Debris removal & Architects, Surveyors & Engineers Fees. ▪ Claims settled on a reinstatement basis. ▪ Denial of Access ▪ Accidental Damage to Underground Services ▪ Trace and Access

Excess Applicable **Unless otherwise stated you will be responsible for the following portion of each and every loss**	▪ Building ▪ Contents ▪ BI ▪ Money ▪ Liability ▪ Third Party Property Damage ▪ Frozen Food ▪ Loss of Licence ▪ Book Debts ▪ Subsidence	£250 £250 £250 £250 £250 £250 £50 Nil £250 £1,500

Law Applicable to Contract.
You are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, the insurance shall be subject to English Law.

The Duty of Disclosure
Your insurance is based on the information provided, it is important that this information is accurate as in the event of a claim, your cover may not be operative. It is also important that all material facts likely to affect the insurer's assessment of your insurance be disclosed. If you are in any doubt as to what constitutes a material fact, please contact 0845 094 2077 for assistance

Certificate holder Obligations
The certificate of insurance contains certain warranties & conditions, which must be complied with for cover to be operative, please study these carefully.

Data Protection
All personal information provided will be treated as private & confidential, except where the disclosure is made at your request, with your consent, in relation to the administering of your insurance or where the law requires us. As part of the FCA duties, we may be asked to provide them with access to our customer records in order that they may carry out a reviews of our activities**.**

Making a Complaint

If **You** have any questions or concerns about **Your** insurance or the handling of a claim **You** should, in the first instance, contact **Your** broker or insurance advisor who arranged this Policy for **You**.

Please quote **Your** Policy number in all correspondence so that **Your** concerns may be dealt with speedily.

If **Your** Insurance Broker is unable to resolve the complaint to **Your** satisfaction by close of business the following day and **Your** complaint relates to a claim then **You** should contact:

In respect of Sections A - I then please write to

The Complaints Manager
Ergo Versicherung AG, UK Branch
Munich RE GROUP offices
Plantation Place - 3rd Floor
30 Fenchurch
Street London
EC3M 3AJ
Phone 020 3003 7444
Complaints@ergo-commercial.co.uk

In respect of Section J - L please write to

The Complaints Manager
Commercial Express
B1 Custom House
The Waterfront
Level Street
Brierley Hill
DY5 1XH
Phone 0800 978 8007
Email complaints@commercialexpress.co.uk

Your complaint will be acknowledged within 5 business days of receipt. If the complaint is not resolved within 4 weeks of receipt Pen Underwriting will write to You and let You know what further action will be taken. A final response letter will be issued within 8 weeks of receipt. Upon receipt of the letter if You remain dissatisfied You may refer Your complaint to the Financial Ombudsman Service.

And your concerns the will be forwarded onto **Your** Insurer. Whilst

reviewing your complaint **Your** Insurer will:

- Acknowledge **Your** complaint promptly
- Investigate **Your** complaint quickly and thoroughly
- Keep **You** informed of the progress of **Your** complaint
- Do everything possible to resolve **Your** complaint

Your Insurer is obliged to provide **You** with a written offer of resolution within 8 weeks of the date **Your** complaint was received.

If **Your** Insurance Broker or **Your** Insurer remain unable to resolve the complaint to **Your** satisfaction then **You** may also have the right to refer Your complaint to:

The Financial Ombudsman Service
Exchange Tower,
London,
E14 9SR
Phone 08000 234 567

Further information is available from them and on www.financial-ombudsman.org.uk.

Your rights as a customer to take legal action are not affected by the existence or use of the complaints procedure mentioned above. However the Financial Ombudsman Service will not adjudicate on any cases where litigation has commenced.

Financial Services Register
The Financial Services Register can be checked by visiting the Financial Conduct Authority website on www.fca.org.uk or by calling 0800 111 6768.

Financial Services Compensation Scheme
Insurers are covered by the FSCS. This means that **You** may be entitled to compensation from the scheme in the unlikely event that Insurers cannot meet its obligations. Further details can be obtained from FSCS, 10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU Tel: 0207 741 4100 Fax: 0207 741 4101 or www.fscs.org.uk.

Identity of Insurers

Sections A to I:

ERGO Versicherung AG (UK Branch)
ERGO Versicherung AG is a German insurance company with its headquarters at Victoriaplatz 2, 40477 Düsseldorf. Registered No: HRB36466. UK Branch registered in England and Wales, Registration No. BR016401. Registered Office: 55 King William Street, London, EC4R 9AD.

ERGO Versicherung AG, UK Branch is authorised by Bundesanstalt für Finanzdienstleistungsaufsicht and subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of Our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from Us on request.

Section J, K & L:

Argo Direct Limited
Argo Direct Limited on behalf of ArgoGlobal SE. Argo Direct Limited is registered in England and Wales: No. 4019569. Registered address: Exchequer Court, 33 St Mary Axe, London, EC3A 8AA.

AIG Europe Limited
AIG Europe Limited is registered in England: company number 1486260. Registered address: The AIG Building, 58 Fenchurch Street, London EC3M 4AB.

Covéa Insurance plc
Covéa Insurance plc, Registered in England and Wales No. 613259.
Registered office, Norman Place, Reading, RG1 8DA.

Argo Direct Limited is authorised and regulated by the Financial Conduct Authority. ArgoGlobal SE is authorised by the Malta Financial Services Authority to carry on General Insurance Business under the Insurance Business Act, 1998. AIG Europe Limited and Covea Insurance plc are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.